IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Ochermation No. 7103

Group Art Unit: 3696

Examiner: William E. Rankins

AMENDMENT and RESPONSE to May 6,

2008 Non-Final Office Action

Docket No.: G06.015

PTO Customer Number 67338

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Mail Stop Amendment (via EFS) Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Applicants: JONES et al.

Filing Date: 9/5/2003

Application No.: 10/656,798

PAYMENT CARD PROCESSING

SYSTEM AND METHODS

Sir:

In response to the Non-Final Office Action mailed May 6, 2008, please amend the aboveidentified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.

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